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cont

31. (New) The method according to Claim 29, further comprising the step of loaning funds to the buyer to be used for effecting payment.

REMARKS

By the present Preliminary Amendment, Claims 12-14 and 28 have been replaced and Claims 29-31 have been added. No new matter has been introduced in the replaced claims or the added claims.

Favorable consideration of the application is respectfully requested.

If the Examiner should have any questions concerning this communication or feels that an interview would be helpful, the Examiner is requested to call the Applicants' undersigned attorney at (718) 680-3565.

Respectfully submitted,



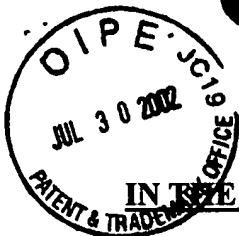
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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: LIKOUREZOS et al. GROUP ART UNIT: 3628
SERIAL NO.: 10/044,075 FILED: January 11, 2002
EXAMINER: David Linzey Atty. Docket No. 1002 CIP III
FOR: **SYSTEM AND METHOD FOR EFFECTING A REAL-TIME
PAYMENT FOR AN ITEM WON ON AN ELECTRONIC AUCTION**

Assistant Commissioner for Patents
Washington, D.C. 20231

MARKED-UP VERSIONS OF THE AMENDMENTS

Sir:

Marked-up versions of the amendments in accordance with 37 C.F.R. § 1.121 are
provided below:

Marked-Up Versions of Claims 12 and 28:

12. A method for effecting payment for at least one item offered for sale by a
seller and purchased by a buyer via an electronic auction web site, where the electronic auction
web site is accessible by a plurality of users and maintained by an electronic auction system, the
method comprising the steps of:

CERTIFICATION UNDER 37 C.F.R. § 1.8(a)

I hereby certify that this correspondence is being deposited with the United States Postal
Service as first class mail, postpaid in an envelope, addressed to the Assistant Commissioner for Patents,
Washington, D.C. 20231.

Dated: 7/25/02

George Likourezos


(Signature of person mailing paper)

sending an e-mail [by the electronic auction system] to the buyer of the at least one item;
receiving, via one of the electronic auction web site and the e-mail, at least one input
from the buyer indicating an initiation to effect payment;
providing a payment page to the buyer after receiving the at least one input from the
buyer; and
receiving, via the payment page, authorization from the buyer to deduct funds from at
least one payment account corresponding to the buyer to be used to effect payment to the seller of
the at least one item[; and
effecting payment to at least the seller].

13. The method according to claim 12, further comprising the steps of:
deducting funds from the at least one payment account corresponding to the buyer; and
transferring at least a portion of the deducted funds to at least one account corresponding
to the seller [effecting payment to an operator of the electronic auction system].

14. The method according to Claim [12] 13, further comprising the step of sending an
e-mail to the seller indicating that payment has been made by the buyer.

28. A method for effecting payment for at least one item offered for sale via an
electronic auction by a seller and purchased by a buyer, where the electronic auction is conducted
via an electronic auction web site accessible by a plurality of users and maintained by an
electronic auction system, the method comprising the steps of:

displaying a payment form to the buyer at the conclusion of the electronic auction, the payment form including a payment authorization button;

receiving at least one input from the buyer via the payment authorization button [indicating an initiation to effect payment after the conclusion of the electronic auction]; and

effecting payment to the seller by automatically debiting a payment account corresponding to the buyer and crediting a payment account corresponding to the seller, wherein the electronic auction system determines which payment account to debit [the method for effecting payment does not provide for any interaction between the buyer and the seller].

REMARKS

If the Examiner should have any questions concerning this communication or feels that an interview would be helpful, the Examiner is requested to call the Applicants' undersigned attorney at (718) 680-3565.

Respectfully submitted,



George Likourezos

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